

## ABSTRACT

An automated banking apparatus is operative to carry out banking transactions commonly required by merchants. The apparatus includes an item accepting depository for accepting deposit items, such as deposit bags, currency, and checks. The apparatus further includes an input device that is operative to interrogate an RFID tag to obtain merchant deposit information therefrom. The information can include data representative of the deposit, such as an account number and the deposit amount. The RFID tag may be located on an item being deposited.